

**Information to identify the case:**

Debtor 1	<u>Gail E Joyiens-Salam</u>	Social Security number or ITIN	xxx-xx-9060
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-20107-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gail E Joyiens-Salam  
aka Gail E Joyiens, dba JS Transcription  
Services

8/31/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New JerseyIn re:  
Gail E Joyiens-Salam  
DebtorCase No. 17-20107-SLM  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 51

Date Rcvd: Aug 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2020.

db +Gail E Joyiens-Salam, 1334 Pierce Street, Rahway, NJ 07065-3932  
 cr +American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088  
 516830217 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 516830218 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 516830220 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 516830219 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 516830221 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231  
 (address filed with court: First Horizon Home Loans, 4000 Horizon Way, Irving, TX 75063)  
 516830222 First Premier Bank, 601 S Minneaplois Ave, Dious FDalls, SD 57104  
 516830225 +Harrison Endo Center, PO Box 947, Chambersburg, PA 17201-0947  
 517029503 #+KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 516830227 Kessler, PO Box 826775, Philadelphia, PA 19182-6775  
 516830229 +Liss Pharmacy, 407 Springfield Avenue, Summit, NJ 07901-2614  
 517029503 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516830230 +Midland Mortgage/Midfirst, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051  
 516830231 +NJ HomeKeeper, 637 S. Clinton Avenue, P.O. Box 118550, Trenton, NJ 08611-1811  
 516830232 +NJ Housing & Mortgage Finance, 637 So. Clinton Ave, Trenton, NJ 08611-1811  
 516830235 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191  
 516830234 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
 516830240 Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508  
 517018396 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 516830244 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,  
 Trenton, NJ 08602-0269  
 516830246 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022  
 516830247 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 01 2020 00:06:51 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 01 2020 00:06:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: DRIV.COM Sep 01 2020 03:28:00 Santander Consumer USA Inc., P.O. Box 961245,  
 Fort Worth, TX 76161-0244  
 516830209 EDI: HNDA.COM Sep 01 2020 03:28:00 American Honda Finance, P.O. Box 7829,  
 Philadelphia, PA 19101-7829  
 516830201 EDI: HNDA.COM Sep 01 2020 03:28:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 516864089 EDI: HNDA.COM Sep 01 2020 03:28:00 Acura Financial Services, P.O. Box 168088,  
 Irving, TX 75016-8088  
 516830210 +EDI: AMEREXPR.COM Sep 01 2020 03:28:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 516830211 +EDI: AMEREXPR.COM Sep 01 2020 03:28:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 516830212 +E-mail/Text: bankruptcy@certifiedcollection.com Sep 01 2020 00:06:41  
 Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336  
 516830215 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 01 2020 00:12:01 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 516830216 +E-mail/PDF: creditonebknotifications@resurgent.com Sep 01 2020 00:12:34 Credit One Bank Na,  
 Po Box 98875, Las Vegas, NV 89193-8875  
 516830223 +EDI: AMINFOFP.COM Sep 01 2020 03:28:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 516920781 +EDI: CBS7AVE Sep 01 2020 03:28:00 Ginny's, c/o Creditors Bankruptcy Service,  
 P.O. Box 800849, Dallas, TX 75380-0849  
 516830224 +EDI: CBS7AVE Sep 01 2020 03:28:00 Ginnys/Swiss Colony Inc, 1112 7th Ave,  
 Monroe, WI 53566-1364  
 516830226 EDI: IRS.COM Sep 01 2020 03:28:00 Internal Revenue Service, P.O. Box 21126,  
 Philadelphia, PA 19114-0326  
 517060627 +EDI: MID8.COM Sep 01 2020 03:28:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 516830233 +E-mail/Text: janicemorgan@optimum.net Sep 01 2020 00:07:30 PDAB, Inc.,  
 66 Ford Road - Suite 114, Denville, NJ 07834-1300  
 517055433 +EDI: JEFFERSONCAP.COM Sep 01 2020 03:28:00 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 516830236 +EDI: RMCB.COM Sep 01 2020 03:28:00 Retrieval Masters Cred. Bur., 2269 South Saw Mill Road,  
 Elmsford, NY 10523-3832  
 516830238 +EDI: RMCB.COM Sep 01 2020 03:28:00 Retrieval Masters Credit Bureau, P.O. Box 1235,  
 Elmsford, NY 10523-0935  
 516830237 +EDI: RMCB.COM Sep 01 2020 03:28:00 Retrieval Masters Credit Bureau, P.O. Box 1238,  
 Elmsford, NY 10523-0938

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516830239 +EDI: RMCB.COM Sep 01 2020 03:28:00 Retrieval-Master Creditor Bureau, 4 Westchester Plaza, Elmsford, NY 10523-1612  
516936366 +EDI: DRIV.COM Sep 01 2020 03:28:00 SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284  
516830241 +EDI: DRIV.COM Sep 01 2020 03:28:00 Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
516830242 +EDI: CBS7AVE Sep 01 2020 03:28:00 Seventh Avenue, Seventh Avenue, Inc, 1112 7th Ave, Monroe, WI 53566-1364  
516830243 +EDI: CBS7AVE Sep 01 2020 03:28:00 Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  
516830245 +EDI: RMSC.COM Sep 01 2020 03:28:00 Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061  
516864060 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Sep 01 2020 00:11:55 U.S. Department of Housing, and Urban Development, 451 7th St. S.W., Washington, DC 20410-0002

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516830208\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)  
516830202\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830203\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830204\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
516830205\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)  
516830206\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)  
516830207\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)  
516830213\* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336  
516830214\* +Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336

TOTALS: 0, \* 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2020 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org, cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura  
Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Debtor Gail E Joyiens-Salam yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8